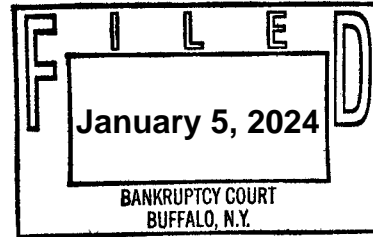


UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK



In re:

JEFFREY D. MENOFF and
LORI L. MENOFF,

Case No.: 19-11693-CLB

Debtors.

BALLOT FOR ACCEPTING OR REJECTING PLAN OF REORGANIZATION

The Chapter 11 Debtors-in-Possession, Jeffrey D. Menoff and Lori L. Menoff (the "Debtors"), have filed a Chapter 11 Plan of Reorganization (the "Plan") dated November 6, 2023. The Court has approved a Disclosure Statement (the "Disclosure Statement") with respect to the Plan. The Disclosure Statement provides information to assist you to decide how to vote your ballot. If you do not have copies of the Plan or the Disclosure Statement, you may obtain them from Lippes Mathias LLP, Attn: Daniel F. Brown, Esq., 9145 Main Street, Clarence, New York 14031. The Court's approval of the Disclosure Statement does not indicate approval of the Plan by the Court.

You should review the information in the Disclosure Statement and Plan before you vote. You may wish to seek legal advice concerning the Plan and your classification and treatment under the Plan. Your claim is being treated as a claim in Class 9 under the Plan. If you believe you hold claims in more than one Class, you may photocopy this ballot and submit separate ballots for each Class in which you hold a claim.

In order to be counted, your ballot either must be electronically filed or a paper copy must be received by the Clerk of the United States Bankruptcy Court on or before the hearing on confirmation of the Plan, which is scheduled for January 26, 2024 at 3:00 p.m. If that hearing is adjourned or continued, the deadline for balloting will be extended to any subsequent hearing date and time.

If the Plan is confirmed by the Bankruptcy Court, it will be binding on you, whether or not you vote.

(over)

IMPORTANT NOTICE: The Plan provides different treatment to different Classes of Claims. If you do not indicate to which Class your Claim belongs, your ballot will be deemed intended to be within Class 9, General Unsecured Claims, unless you are a creditor which the Plan classifies separately by name. If you do not check either the box for "accepts" or "rejects," the return of a signed, but unchecked, ballot will be deemed an acceptance.

The undersigned, a Class 9 Creditor of the above-named Debtors, holding a claim in the unpaid principal amount of \$ 24,261.03

(Check one box) () ACCEPTS (X) REJECTS

the Chapter 11 Plan of Reorganization dated November 6, 2023.

Dated: 12.29.23

Name of Creditor: Discover Bank

Creditor's Signature: [Signature] (Chris Donohue)

By: _____
(If Appropriate)

As: _____
(Agent of Creditor)

Address: PO Box 3025
New Albany OH 43004

All ballots must be received on or before January 26, 2024 at 3:00 p.m.

Electronically File or Mail to:

---- For Ballot Tabulation Only ----

Clerk
United States Bankruptcy Court, WDNY
Robert H. Jackson United States Courthouse
2 Niagara Square
Buffalo, New York 14202

Ballot No. _____ Creditor Class _____
Claim No. _____ Claim \$ _____
Claim Amount per Schedule \$ _____